



Order Filed on April 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

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Carrington Mortgage Services, LLC, servicer
and attorney-in-fact*

In Re:

JOYCE E. CLARK aka JOYCE E.
WOODARD,

Debtor.

Chapter: 13

Case No. 18-24207 (MBK)

Hearing: April 8, 2020

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING LIMITED OPPOSITION
TO MOTION TO REINSTATE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: April 16, 2020

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: Joyce E. Clark aka Joyce E. Woodard, Debtor

Applicant's Counsel: Steven N. Taieb, Esq.

Creditor: Bank of America, N.A.

Creditor's Counsel: Elizabeth K. Holdren, Esq.

Property Involved ("Collateral"): 24 Derry Drive, Willingboro, New Jersey

Relief sought:

- ☒ Motion to Reinstate Automatic Stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, and the Automatic Stay is reinstated, subject to the following conditions:

- Beginning on April 1, 2020, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$2,041.04 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.

1. All payments to the Secured Creditor shall be made to the following address:

Carrington Mortgage Services, LLC
P.O. Box 3730
Anaheim, CA 92806

2. In the event of Default:

☒ If the Debtor fails to make any future post-petition payment within fifteen (15) days of the date the payment is due, immediate relief from the automatic stay will be granted without further notice or order of the court, and Creditor may obtain an ex parte Order confirming that the automatic stay has been vacated upon submission of a proposed form of Order to the Court.